DOCUMENT DRAFTED BY AND RECORDING REQUESTED BY: Fay Servicing, LLC 440 South LaSalle Street, Suite 2000 Chicago, IL 60605 2019-004080 Klamath County, Oregon

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SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

Wilmington Saving Fund Society, FSB, d/b/a Christiana trust, having an office at 500 Delaware Avenue, 11th Floor, Wilmington, Delaware 19801 not in its individual capacity but solely as trustee ("Trustee") for Hilldale Trust (the "Trust"), hereby constitutes and appoints FAY SERVICING, LLC (the "Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer or agent authorized by its Manager through a Resolution, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (5) below in connection with the Flow Servicing Agreement, dated as of January 19, 2015, by and between the Servicer and the Trust (the "Servicing Agreement"). This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") and related Properties (as defined below) serviced by Servicer, as a Servicer under the Servicing Agreement. These Loans are secured by collateral comprised of Mortgages, deeds of trust and other forms of security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby.

- 1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a deed of trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, taking deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) and foreclosing on the Properties under the Security Instruments.
- 2. Execute and/or file such documents and take such other action as is proper and necessary to defend Trustee in litigation and resolve any litigation where the Servicer has an obligation to defend Trustee.
- 3. Transact business of any kind regarding the Loans and the Properties, as Trustee's act and deed, to contract for, purchase, lease, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
- 4. Execute bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the borrowers and/or the Property, including but not limited to the execution of releases, satisfactions, assignments, loan modification agreements, loan assumption agreements, subordination agreements, property adjustment agreements, and other instruments pertaining to mortgages or deeds of trust, bills of sale and execution of deeds and associated and related instruments and documents necessary, if any,

conveying or encumbering the Property or to effect the conveyance or release of an encumbrance on the Property, in the interest of Trustee.

5. Endorse on behalf of the Trustee all checks, drafts and/or other negotiable instruments made payable to the Trustee.

Nothing contained herein shall (i) limit in any manner any indemnification provided by the Servicer to the Trustee under the Servicing Agreement, or (ii) be construed to grant the Servicer the power to initiate or defend any suit, litigation or proceeding in the name of Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust in its individual capacity. If the Servicer receives any notice of suit, litigation or proceeding in the name of Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust in its individual capacity, then the Servicer shall promptly forward a copy of same to the Trustee.

This Limited Power of Attorney is not intended to extend the powers granted to the Servicer under the Servicing Agreement.

Witness my hand and seal this 5th day of April, 2017.

NO CORPORATE SEAL

On Behalf of the Trust, by Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust solely as Trustee for Hilldale Trust, by Oak Hill Advisors, L.P., its trust manager

Name: regory S. Rubin
Title: Authorized Signatory

CORPORATE ACKNOWLEDGMENT

State of New York

County of New York

BEFORE ME, the undersigned Notary Public in and for the jurisdiction aforesaid, on this 5th day of April, 2017, personally appeared Gregory S. Rubin, who is personally known to me (or has sufficiently proven) to be the Authorized Signatory of Oak Hill Advisors, L.P., a Delaware Limited Partnership, and the person who executed the foregoing instrument by virtue of the authority vested in him/her for the purposes set forth therein.

Signature:

Notary

MICHAEL GIAMMANCO NOTARY PUBLIC, State of New York No. 01Gl6212423 Qualified in New York County Commission Expires October 13, 2017